

# Town of Royalston

## CARES Act Rental/Mortgage Assistance Program

### Guidelines

#### Description of Program

In response to the loss of income to households due to COVID-19, this program has been created and funded by CARES Act funds granted to the Town of Royalston. It is temporary in nature and requires a prompt response. Applicants are eligible for:

- Up to three months rental or mortgage assistance
- Assistance to pay current and future rent/mortgage or to pay rent/mortgage past due since 4/1/2020
- Assistance to pay the mortgage principal and interest, but not to put in escrow
- Amounts available:
  - \$800/month for an efficiency/studio
  - \$1,000/month for a 1-bedroom
  - \$1,200/month for a 2-bedroom
  - \$1,400/month for a 3+-bedroom

NOTE: If assistance amount is greater than the rent/mortgage amount, only the actual payment amount will be granted.

#### Eligibility

**Household Eligibility:** “Household” refers to an individual or two or more persons who live regularly in the unit as their principal residence and who are related by blood, marriage, or law, or who have otherwise evidenced a stable relationship. An *eligible* household is one that:

- Has reduced income because of Covid-19
- Earns less than 80% of Area Median Income (see “Income Eligibility,” below)

Households *ineligible* for assistance are the following:

- Households currently receiving government-funded rental assistance such as Section 8 or MRVP
- Households that have received RAFT assistance since April 1, 2020
- Households living in units subsidized with Project Based Section 8

**Income Eligibility:** The total income of the applicant and all other members of the applicant’s household over the age of 18 may not exceed 80% of the Area Median Income for the Royalston area adjusted for family size; see chart below.

**Exception:** A member of the household over the age of 18 who is pursuing post-secondary education on a full-time basis is exempt from being included in the total household income. Candidate households with such a member must provide proof of enrollment with the application.

Household Size	Persons in Family							
	1	2	3	4	5	6	7	8
Income Limit: 80% Area Median	\$49,500	\$56,600	\$63,650	\$70,700	\$76,400	\$82,050	\$87,700	\$93,350

### **Application Process**

- All potential participants must complete an application and attach requested documents prior to the deadline.
- Applications are available online at the town website, at the Royalston post office, at Town Hall, at the Royalston Country Store, or by e-mail request to [bos@royalston-ma.gov](mailto:bos@royalston-ma.gov).
- Questions or requests for assistance with the application should be directed to the Administrative Assistant at [wendy.johnson@royalston-ma.gov](mailto:wendy.johnson@royalston-ma.gov) or 978-249-9641. Assistance will be provided to those with limited computer access and/or disabilities.
- ***Applications must be received in the Select Board office (13 On the Common, PO Box 125, or [bos@royalston-ma.gov](mailto:bos@royalston-ma.gov)) by December 15, 2020.***

If more applications are submitted by the deadline than funds can cover, a lottery as determined by the Town of Royalston will be used. All funds must be distributed no later than December 31, 2020.

### **Marketing Activities**

Marketing activities will be conducted beginning November 19, 2020 and ending Dec 10, 2020.

Information will be available in the following locations:

- Town website
- Town Facebook page
- Notice in newsletter
- E-mail blasts
- Athol Daily News

### **Affirmative Marketing Methods**

The Town of Royalston does not discriminate on the basis of race, color, religion, national origin, disability, familial status, sex, age, marital status, children, sexual orientation, genetic information, gender identity, ancestry, veteran/military status or membership. Applicants have the right to request a reasonable accommodation, which may include a change to a policy, procedure or practice to afford a person with a disability an equal opportunity to participate in the program